

In re:
Maritza Caridad Lazo
Debtor

Case No. 23-10175-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Feb 07, 2023

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2023:

Recip ID	Recipient Name and Address
db	+ Maritza Caridad Lazo, 5759 Stoudts Ferry Bridge Rd., Reading, PA 19605-3249
tr	+ SCOTT F. WATERMAN Chapter 13, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14750160	+ Ctce Fedl Cu, Po Box 13385, Reading, PA 19612-3385

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bankruptcy@davidtiddlaw.com	Feb 08 2023 00:15:00	DAVID W. TIDD, David W. Tidd, Esquire, 656 Ebersole Road, Reading, PA 19605
smg	+ Email/Text: taxclaim@countyofberks.com	Feb 08 2023 00:15:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 08 2023 00:15:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Feb 08 2023 00:15:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14750152	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 08 2023 00:15:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
14750151	+ Email/Text: backoffice@affirm.com	Feb 08 2023 00:15:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14750153	+ Email/PDF: bncnotices@becket-lee.com	Feb 08 2023 00:26:51	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14750154	+ Email/Text: bk@avant.com	Feb 08 2023 00:15:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
14750156	+ EDI: BANKAMER.COM	Feb 08 2023 05:19:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14750155	EDI: BANKAMER.COM	Feb 08 2023 05:19:00	Bank of America, Attn: Bankruptcy, Nc4-105-03-14 Po Box 26012, Greensboro, NC 27420
14750159	+ Email/Text: FMClaims@Firstmarkservices.com	Feb 08 2023 00:15:24	Citizens Bank/First Mark Sevices, Attn: Bankruptcy, P.O. Box 82522, Lincoln, NE 68501-2522
14752749	EDI: DISCOVER.COM	Feb 08 2023 05:19:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14750161	+ EDI: DISCOVER.COM	Feb 08 2023 05:19:00	Discover Financial, Attn: Bankruptcy, Po Box

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Page 2 of 3

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			3025, New Albany, OH 43054-3025
14750162	+ EDI: DISCOVERPL	Feb 08 2023 05:19:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
14751358	+ EDI: DISCOVERPL	Feb 08 2023 05:19:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14750165	+ EDI: DISCOVERSL.COM	Feb 08 2023 05:19:00	Discover Student Loans, Attn: Bankruptcy, Po Box 30948, Salt Lake City, UT 84130-0948
14750157	EDI: JPMORGANCHASE	Feb 08 2023 05:19:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14750166	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 08 2023 00:15:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
14750167	^ MEBN	Feb 08 2023 00:10:50	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
14750170	+ EDI: RMSC.COM	Feb 08 2023 05:19:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14750171	+ EDI: RMSC.COM	Feb 08 2023 05:19:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14750173	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Feb 08 2023 00:15:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14750172	+ EDI: LCIUPSTART	Feb 08 2023 05:19:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
14750556	^ MEBN	Feb 08 2023 00:11:00	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
14750174	Email/Text: membersolutions@visionsfcu.org	Feb 08 2023 00:15:00	Visions FCU, Attn: Bankruptcy, 24 Mckinley Ave, Endicott, NY 13760
14750180	+ Email/Text: vci.bkcy@vwcredit.com	Feb 08 2023 00:15:00	Volkswagen Credit, Inc, Attn: Bankruptcy, Po Box 3, Hillsboro, OR 97123-0003
14750181	+ EDI: WFFC2	Feb 08 2023 05:19:00	Wells Fargo Bank NA, Attn: Wells Fargo Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
14750182	+ EDI: WFFC2	Feb 08 2023 05:19:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14750163	*+	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
14750164	*+	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
14750158	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14750168	*+	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
14750169	*+	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
14750175	*P++	VISIONS FEDERAL CREDIT UNION, ATTN BANKRUPTCY, 24 MCKINLEY AVE, ENDICOTT NY 13760-5491, address filed with court:, Visions FCU, Attn: Bankruptcy, 24 Mckinley Ave, Endicott, NY 13760
14750176	*P++	VISIONS FEDERAL CREDIT UNION, ATTN BANKRUPTCY, 24 MCKINLEY AVE, ENDICOTT NY 13760-5491, address filed with court:, Visions FCU, Attn: Bankruptcy, 24 Mckinley Ave, Endicott, NY 13760
14750177	*P++	VISIONS FEDERAL CREDIT UNION, ATTN BANKRUPTCY, 24 MCKINLEY AVE, ENDICOTT NY 13760-5491, address filed with court:, Visions FCU, Attn: Bankruptcy, 24 Mckinley Ave, Endicott, NY 13760
14750178	*P++	VISIONS FEDERAL CREDIT UNION, ATTN BANKRUPTCY, 24 MCKINLEY AVE, ENDICOTT NY 13760-5491, address filed with court:, Visions FCU, Attn: Bankruptcy, 24 Mckinley Ave, Endicott, NY 13760
14750179	*P++	VISIONS FEDERAL CREDIT UNION, ATTN BANKRUPTCY, 24 MCKINLEY AVE, ENDICOTT NY 13760-5491, address filed with court:, Visions FCU, Attn: Bankruptcy, 24 Mckinley Ave, Endicott, NY 13760

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Page 3 of 3

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TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2023 at the address(es) listed below:

Name	Email Address
DAVID W. TIDD	on behalf of Debtor Maritza Caridad Lazo bankruptcy@davidtiddlaw.com lesliebrown.paralegal@gmail.com
DENISE ELIZABETH CARLON	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:		
Debtor 1:	Maritza Caridad Lazo	
	First Name	Middle Name Last Name
Debtor 2:		
(Spouse, if filing)	First Name	Middle Name Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania	
Case number:	23-10175-pmm	
	Social Security number or ITIN:	xxx-xx-7266
	EIN:	-- --
	Social Security number or ITIN:	----
	EIN:	-- --
	Date case filed for chapter:	13 1/19/23

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Maritza Caridad Lazo	
2. All other names used in the last 8 years		
3. Address	5759 Stoudts Ferry Bridge Rd. Reading, PA 19605	
4. Debtor's attorney Name and address	DAVID W. TIDD David W. Tidd, Esquire 656 Ebersole Road Reading, PA 19605	Contact phone 610-838-8700 Email: bankruptcy@davidtiddlaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (610)2085040 Date: 2/7/23

For more information, see page 2

Case number **23-10175-pmm**

The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.

Filing deadline: 5/6/23

- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 3/30/23

Filing deadline: 7/18/23

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of \$2932.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:
4/20/23 at 10:00 AM , Location: **201 Penn Street, 4th Floor, Reading, PA 19601**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.